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12-18-02CW

Docket No. 53417-00013USPT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Clayton et al.) Group Art Unit: 2152
Serial No.: 09/754,898) Examiner: Steven Post
Filed: January 5, 2001)
For: POLICY NOTICE METHOD AND SYSTEM

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To the Assistant Commissioner
for Patents
Washington, D.C. 20231

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Assistant Commissioner for Patents, Washington, D.C. 20231

on March 4, 2002
Signature: Carla E. Elkins

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

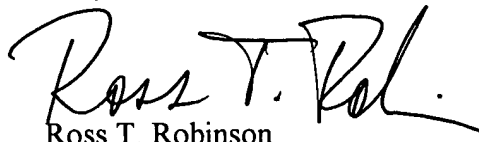
In accordance with Applicant's duty under 37 C.F.R. § 1.56 and 1.97, Applicants hereby submit the attached form PTO-1449 (modified) which lists art cited. The art listed therein, while of some relevance, is not necessarily considered to teach or suggest any aspect of the invention described and claimed in the above-identified patent application. This statement is also not to be construed as a representation that a search has, or has not, been conducted or that no better art exists. Rather, this statement discloses only the best art of which the Applicants are aware.

In considering the art set forth below, it may be noted by the Examiner that certain of the references may contain markings, underlinings or other notations. These markings or notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the references. Any such markings were either present on the copies of the references obtained by Applicants, or were made thereon during the study of the references by the Applicants

and/or their attorneys.

The Examiner is respectfully requested to consider each of the cited references, indicate such consideration by initialing each reference on the enclosed Form PTO-1449 (modified) and return a copy of the same with the next communication to the Applicants. For the convenience of the Examiner in considering the references, copies of the cited references are enclosed with this communication.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Ross T. Robinson". The signature is fluid and cursive, with a large initial "R" and a stylized "T" and "R" for the last name.

Ross T. Robinson

Reg. No. 47,031

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Serial No. 09/754,898
Filing Date: January 5, 2001
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Dear Sir:

Transmitted for filing with the Patent and Trademark Office are the following documents for the above-referenced patent application:

1. Information Disclosure Statement
2. Form PTO-1449
3. References A1 - A2, C1
4. Postcard acknowledgment

Please address all communications related to this to:

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In the event there is an under or over payment, please debit or credit our Deposit Account #10-0447. This letter is being filed in duplicate to facilitate processing.

Respectfully submitted,

Ross T. Robinson
Ross T. Robinson
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